



Committed to the future of rural communities.

United States Department of Agriculture
Rural Development
Centralized Servicing Center
Bankruptcy Unit, PO Box 66879, St. Louis MO 63166
(800)349-5097(Voice), (800)438-1832 (TDD/TTY Hearing Impaired Only) or (314)457-4446 (FAX)
Web: <http://www.rurdev.usda.gov>

SEPTEMBER 16TH, 2011

**J. C. BELL
CHAPTER 13 TRUSTEE
P.O. BOX #566
HATTIESBURG, MS. 39403**

**SUBJECT: Change in Regular Mortgage Payments
Debtor(s): CATHERINE ANN HAYES
Case No: 10-52566**

Dear Sir/Madam:

Please be advised that the ongoing mortgage payment of the above-referenced debtor(s) to the USDA Rural Development will change to **\$326.88** with the payment due on **August 20th, 2011**. This amount includes the monthly P&I payment of **\$490.82** plus the monthly escrow payment of **\$80.00** plus the monthly escrow shortage payment of **\$25.85** plus the monthly amortized fee payment of **\$0** minus the monthly subsidy payment of **\$269.79**. We would appreciate you updating your records to reflect this information.

If you have any questions or concerns, feel free to contact the Bankruptcy department at 1-800-349-5097.
Ext. #5387

Sincerely,

A handwritten signature in black ink that reads "Delonda Davis". The signature is written in a cursive, flowing style.

DELONDA DAVIS
Bankruptcy Department

cc: debtor(s)



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October 12, 2011

J.C. Bell
P.O. Box 566
Hattiesburg, MS 39403


SUBJECT: Change in Regular Mortgage Payments
Debtor(s): Catherine Ann Hayes
Case No: 10-52566

Dear Sir/Madam:

Please be advised that the ongoing mortgage payment of the above-referenced debtor(s) to the USDA Rural Development will change to **\$281.11** effective with the payment due on **01/20/12**. *This amount includes the monthly P&I payment of **\$490.82** plus the monthly escrow payment of **\$48.25** plus the monthly escrow shortage payment of **\$11.83** plus the monthly amortized fee payment of **\$0** minus the monthly subsidy payment of **\$269.79**.* We would appreciate you updating your records to reflect this information.

If you have any questions or concerns, feel free to contact the Bankruptcy department at 1-800-349-5097.Ext. 5387

Sincerely,


Delonda Davis
Bankruptcy Department

Cc: debtor(s)
Cc: debtor's attorney